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Aalok Mehta

Chairman
Parth Badheka

Jt. Convenors
Jatin N. Chheda
Aloke R. Singh

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Advantages of being a Member of GSTPAM

Our members have an option to subscribe to our monthly academic magazine, "GST Review", which is one of the oldest monthly publications on indirect tax laws in the Country. You get access to indepth articles, analysis and updates on all aspects of indirect tax laws by veteran experts. Latest notifications and circulars are also printed in the same for the benefit of the subscribers .

For the benefit of our readers we are reproducing the index of the topics covered in the last month. Subscription form is available in this News bulletin. Please take this opportunity and become our member and subscribe to the GST Review.

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46TH RESIDENTIAL REFRESHER COURSE

At Indore

Wednesday 26th January 2022 to Saturday 29th January 2022

The Residential Refresher Course Committee is pleased to announce its 46th Residential Refresher Course (RRC) on GST at Indore, one of the smart cities under the Smart Cities Mission. Indore is also known as the heart of incredible India. In addition, it has been ranked as India's cleanest city four years in a row as per the Swachh Survekshan for 2017, 2018, 2019, and 2020.

The object of RRC is to share the essence of professional experience and expertise of the faculties they have gained over the years and where members can study in a fresh atmosphere and rejuvenate.

The topics selected for RRC will cover an in-depth and practical understanding of GST Law and the challenges faced in the GST Era. In addition, the Delegates can seek views from seniors on issues they face regarding the interpretation of the law and practical difficulties. These topics are of immense importance and will help professionals/Delegates handling Indirect Tax Matters.

Along with studies, we have planned to visit various tourist places such as local sightseeing in Indore and the Holy places around Indore.

Dates: Wednesday 26th January 2022, to Saturday 29th January 2022.

Venue: Hotel Sayaji

Vijay Nagar, Indore, Madhya Pradesh

The RRC includes 3 Nights-4 Days accommodation on double occupancy basis and the course material. The Package will start from Lunch on 26th January 2022 and end with Lunch on 29th January 2022. The enrollment Fees are as under:

	Enrollment Fees	Amount	GST 18%	Total
	DELEGATE FEES FOR MEMBERS			
1	Fees Paid on or Before 20/10/2021	Rs.12,711/-	Rs.2,288/-	Rs.14,999/-
2	Fees Paid on or After 20/10/2021	Rs.15,253/-	Rs.2,746/-	Rs.17,999/-
3	Child rates	Rs.7,999/-	Rs.1,440/-	Rs.9,439/-
	DELEGATE FEES FOR NON - MEMBERS			
1	Fees Paid on or Before 20/10/2021	Rs.15,254/-	Rs.2,746/-	Rs.18,000/-
2	Fees Paid on or After 20/10/2021	Rs.17,797/-	Rs.3,203/-	Rs.21,000/-
3	Child rates	Rs.7,999/-	Rs.1,440/-	Rs.9,439/-

Notes: -

- 1) Due to the limitations on account of COVID-19, Only the first 160 delegates shall be confirmed. Additional Delegates shall be kept on a waiting list and shall be confirmed based on the confirmations from the hotel.**
- 2) A full refund shall be granted in case of cancellation due to travel restrictions imposed by Central or State Governments due to covid-19, Immediately on receipts of refund from the hotel.**
- 3) In case of any other case of cancellation, the refund will be at the discretion of the RRC Committee.**

- 4) Hotel Check-in Time is 12.00 noon, and Check out Time is 10.00 am. Early Check-In and Late Checkout will be subject to availability.
- 5) Delegates joining late or leaving early in RRC should inform the Convenor / Office Bearers well in advance.
- 6) All delegates are requested to carry their Driving License, Election Card, Passport for Photo & Address identification (Any Two) for Train or Air Travel. In addition, members are requested to send a xerox copy of his/her photo ID with address proof along with Enrollment Form.
- 7) Delegates are advised to carry their medical kit with them.
- 8) Room Service and items other than provided for in the Hotel package will have to be paid Directly in Cash separately by the Delegates to the hotel.
- 9) Tea/Coffee makers are placed for consumption in all the rooms.
- 10) Delegates are strictly requested to deposit room keys at the reception counter on leaving.
- 11) Please carry your water bottles during Sightseeing Program.
- 12) Members are requested to keep their Identity Cards Compulsory during all Sightseeing programs.
- 13) Allotment of Room shall be at the sole discretion of the RRC Committee only. Any changes required in the program will be at the sole discretion of the RRC Committee.
- 14) During the conference period in Madhya Pradesh, the expected temperature would be 15 degrees, and delegates are advised to carry appropriate Wollen clothes.**
- 15) We request all Delegates to get themselves fully vaccinated as per the directions of the Government of India and carry their copies of their final certificates as issued.
- 16) Members who enroll for RRC have to renew their Membership for the year 2021-22 before registering for the event; otherwise, they will be treated as Non-Member.

Suggested Train Details from Mumbai to Indore on 25th January 2022.

From	To	Train Number	NAME	Departure Time	Arrival Time
Mumbai Central	Indore	02961	MMCT INDB SPL	20.55	09.55
Mumbai Central	Indore	12227	Duronto Express	23.15	11.05
Pune	Indore	02943	DD INDORE SPL	15.30	08.30

Train Details from Indore to Mumbai on 29th January 2022.

From	To	Train Number	NAME	Departure Time	Arrival Time
Indore	Mumbai Central	02962	INDB MMCT SPL	17.00	06.30
Indore	Mumbai Central	12228	Duronto Express	23.00	10.50
Indore	Pune	02944	INDB DD SPL	16.30	08.55
Indore	Pune	09016	INDB LPI HUMSAFAR (Only on Saturday)	11.15	03.00

We Wish You All Good Luck in Study at RRC

The Goods & Services Tax Practitioners' Association of Maharashtra

Aalok Mehta
President
98920 01645

Sachin Gandhi
Chairman
98214 82020

Jatin Chheda
Jt. Convenor
98214 49090

Premal Gandhi
Jt. Convenor
93243 83636

ENROLMENT FORM

for

46TH RESIDENTIAL REFRESHER COURSE

At Indore

Wednesday 26th January 2022 to Saturday 29th January 2022

To,

The Convenor,

Residential Refresher Course Committee,

The Goods and Services Tax Practitioners' Association of Maharashtra,
8 & 9, Mazgaon Tower, 21, Mhatar Pakhadi Road,
Mazgaon, Mumbai-400 010.

Dear Sir,

Kindly enroll me /us as the delegate(s) for the 46th RRC to be held at Indore between Wednesday 26th January 2022 to Saturday 29th January 2022.

My relevant details are as under

- NAME (Age:yrs.)
- ADDRESS
- GSTIN
- GSTPAM Membership No.
- Telephone (O) (R)
- Email:
- Mobile.....
- Food preference Veg ☐ Non-veg ☐
- Whether Jain food is required Yes ☐ No ☐
- If joining with family, please fill in the following details:
 - (1) Name of Spouse: (Age: yrs.)
 - (2) Name of Child/Children: (i) (Age: yrs.)
 (ii) (Age: yrs.)
- My preference of Room Partner (in case of not accompanied by a family member)
.....

(Signature)

Delegate Fees:

The fees include 3 Nights–4 Days accommodation with the course material. The enrollment Fees are as under:

	Enrollment Fees	Amount	GST 18%	Total
	DELEGATE FEES FOR MEMBERS			
1	Fees Paid on or Before 20/10/2021	Rs.12,711/-	Rs.2,288/-	Rs.14,999/-
2	Fees Paid on or After 20/10/2021	Rs.15,253/-	Rs.2,746/-	Rs.17,999/-
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2	Fees Paid on or After 20/10/2021	Rs.17,797/-	Rs.3,203/-	Rs.21,000/-
3	Child rates	Rs.7,999/-	Rs.1,440/-	Rs.9,439/-

Member means a member of The Goods and Services Tax Practitioners' Association of Maharashtra along with his/her Spouse and Children only. A member who enrolls for RRC has to renew the Membership for 2021-2022 before enrolling for the event.

Details of Payment

Cheque/ D.D.No. Bank.....Branch.....
Dated NEFT details

Bank details of GSTPAM are as under:

Bank:- Bank of India
 Name:- The Goods & Services Tax Practitioners' Association of Maharashtra
 Branch:- Mazgaon, Mumbai
 A/c No. :- 007020100001816 - Current A/c
 IFSC Code :- BKID0000070

Notes:-

1. Acknowledgment generated through online transactions should be emailed to office@gstpam.org along with Enrollment Form and payment details.
2. Please tick/fill in the appropriate boxes.
3. All delegates are requested to attach a xerox copy of his / her photo ID with address proof.
4. Booking for RRC will be accepted and confirmed only on payment of full delegate fees.
5. Please attach your Travels details with the enrollment form and email to office@gstpam.org.



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TO
16TH OCTOBER, 2021**



Aalok Mehta
GSTPAM- President

Registration Fees

Members: INR 708/- (Fees 600+GST 108)

Non members: INR 944/- (Fees 800+GST 144)

Registration and payment link:

<http://bit.ly/3Dt1ACF>



Mahesh Madkholkar
Chairman



Ajay Talreja,
Jt. Convenors



Pravin Jadhav
Jt. Convenors



Pratik Satyuga
Jt. Convenors

CIRCULAR FOR RENEWAL OF MEMBERSHIP/SUBSCRIPTION CHARGES FOR THE F.Y. 2021-22

Dear Members,

RENEWAL OF MEMBERSHIP FOR F.Y. 2021-22

The Membership Fees for the year 2021-22 are due for renewal on 01.04.2021. We appreciate your Continuing support and participation in the activities of our Association.

The timely Renewal of Membership will enable the members to continuously receive the updates on various activities of GSTPAM along with the GST Review, News Bulletin, Circulars, Messages, Webinars and online access to the website www.gstpam.org. The Life Members only need to renew the subscription charges for the GST Review. The members can also avail the benefit of discount by paying advance for subsequent two years membership fees /subscription charges.

The Membership Renewal Fees received after 30th April, 2021 will be subject to approval of the Managing Committee. If the Renewal fees for a particular year are not paid, then the member is liable to pay Admission Fees again for Renewal in the subsequent year.

Delayed Renewal Members will be provided Pre Renewal GST Review subject to availability upon payment of such additional courier charges.

The details of Membership/Subscription Fees are given below for your ready reference:

Type of Membership	Membership Fees incl. GST	Admission Fees Incl. GST	Subscription Charges for GST Review	Total
New Membership Application				
Donor Member	24,780.00	-	600.00	25,380.00
Patron Member	17,700.00	-	600.00	18,300.00
Life Member	11,800.00	944.00	600.00	13,344.00
Life Member (Conversion from Ordinary)	11,800.00	590.00	600.00	12,990.00
Ordinary Local Member	1,770.00	590.00	-	2,360.00
Ordinary Outstation Member	1,475.00	590.00	-	2,065.00
New Membership Application (Firm/LLP)				
Ordinary Local Member	1,770.00	944.00	0	2,714.00
Ordinary Outstation Member	1,475.00	944.00	0	2,419.00
Patron Member	17,700.00	0	600.00	18,300.00
Donor Member	24,780.00	0	600.00	25,380.00
Advance Membership/ Subscription charges for subsequent two years 2022-23 & 2023-24 (Non-Refundable)				
Ordinary Local Member	3,186.00	-	-	3,186.00
Ordinary Outstation Member	2,655.00	-	-	2,655.00
Life Member (Individual/Firm/LLP)	0	-	1,200.00	1,200.00
Patron Member	0	-	1,200.00	1,200.00
Donor Member	0	-	1,200.00	1,200.00
Subscription for GST Review for F.Y. 2021-22 by Non-Members				
Subscription fees for GST	-	-	1,000.00	1,000.00
Advance Membership / Subscription charges for subsequent two years 2022-23 & 2023-24 (Non-Refundable)				
Subscription Fees -GST	0	-	2,000.00	2,000.00

MEMBERSHIP FEES RENEWAL FORM**Link for CIRCULAR FOR RENEWAL OF MEMBERSHIP/SUBSCRIPTION CHARGES**

https://www.stpam.org/sites/default/files/4.gstbam_membership_form_0.pdf

SUBSCRIPTION OF GST REVIEW FORM**Link for GST Review**

https://www.stpam.org/sites/default/files/1614317239625_1614317015557_subscription_renewal_form_.pdf

Modes of Payment:-

Cheque	A/c Payee Cheque drawn in favor of "The Goods & Services Tax Practitioners' Association of Maharashtra" payable at Mumbai.
NEFT Details	The Goods & Services Tax Practitioners' Association of Maharashtra Bank of India, Mazgaon Branch Current Account No. 007020100001816, IFSC Code – BKID0000070. Online generated transaction Acknowledgment should be sent by email on office@gstbam.org along with membership and payment details Members are requested to send their physical form to the association for Approval, Issuance and Office record.
Cash	Renewal form along with requisite amount will be accepted between 10.30 a.m. and 5.30 p.m. on all working days except Saturday at our Office at Mazgaon Library - Mazgaon: 1st Floor, 104, GST Bhavan, Mazgaon, Mumbai – 400 010 Or Bandra Library – GST Bhavan, Ground Floor, A Wing, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051. Or Mazgaon Tower-8 & 9 , Mazgaon Tower, 21, Mhatar Pakhadi Road, Mazgaon, Mumbai – 400 010.
Identity (New Members)	New Members should provide the following as Identity Proof : PAN, Aadhar Card, Constitution Document. Address Proof(any one) : Electricity Bill / Passport/ Aadhar Card / Driving License/ Voter id/ Ration Card along with Membership Form
Identity Card (For Renewals)	Ordinary Local/Outstation Members should provide Two Photographs along with the Renewal Form for issue of I-cards.
Online Payment Link	Members can make online payment on our website www.gstbam.org . Members are requested to download Members Renewal form from website. Update the latest details in the form, scan it and mail at email office@gstbam.org Payment Link : https://www.stpam.org/payonline/845

We value your continuation of the membership and look forward to your renewal to this effect.

Dated:- 04.08.2021

Mahesh Madkholkar
Parth Badheka
Hon. Jt. Secretary

ORDER FORM FOR GSTPAM REFERENCER 2021-22

(Members are requested to take out the photocopy of the Order Form for booking)

For Office Use Only

Date	Receipt No.	Coupon No.	Amount

To
The Convenor,
GSTPAM Referencer Committee
The Goods & Services Tax Practitioners' Association of Maharashtra
Room No. 8 & 9, Mazgaon Tower, Mhatar Pakhadi Road,
Mazgaon, Mumbai

Dear Sir,

Please book my/our order of GSTPAM Referencer for the year 2021-22 as given below.

Sr.	Particulars	Price per copy if booked prior to 31st May 2021	Price per copy if booked after 31st May 2021	Qty	Total Rs.
1	GSTPAM Referencer 2021-22 Part I & II (GST, VAT & Allied Law Referencer)	650	700		
2	Courier Charges (For Outstation members only) (per set)	100	100		
	Grand Total				

Note :

- Referencer will be published in Part I & II (for GST, VAT & Allied Laws Referencer).
- The members, who subscribe for the Referencer, can also view the same online. Along with the referencer a complimentary E-compilation of GST Act, Notifications, Circulars and Press Releases will also be provided to the subscribers on our website www.gstpam.org.
The viewing will be password protected.
- Applicants requiring more than 5 copies of the Referencer are required to give a request on their letter head along with the order form.** Tax Practitioner's Associations can place order in bulk quantity by making request on their letterhead signed by the Association's President and Secretary.
- Applicants will be issued receipt and delivery card at time of placing of their order. Applicants are requested to bring receipt and delivery card together at the time of taking the delivery of the Referencer. No delivery of the Referencer shall be given, unless the receipt for payment along with the delivery cards is submitted at the counter. If the receipt for payment or the delivery cards is lost, than no delivery of the Referencer shall be given.

Link For Referencer order form.

https://gstpam.org/sites/default/files/referencer_order_and_circular_form_21-22_0.pdf

GST, MVAT & ALLIED LAW UPDATES

Compiled by
Adv. Pravin Shinde



Central Tax Notification		
Notification No.	Date of Issue	Subject
32/2021	29.08.2021	Seeks to make seventh amendment (2021) to CGST Rules, 2017.
33/2021	29.08.2021	Seeks to extend FORM GSTR-3B late fee Amnesty Scheme from 31.08.2021 upto 30.11.2021.
34/2021	29.08.2021	Seeks to extend timelines for filing of application for revocation of cancellation of registration to 30.09.2021, where due date for filing such application falls between 01.03.2020 to 31.08.2021, in cases where registration has been canceled under clause (b) or clause (c) of section 29(2) of the CGST Act.

CGST Circular		
Circular No.	Date of Issue	Subject
158/14/2021-GST	06.09.2021	Clarification regarding extension of time limit to apply for revocation of cancellation of registration in view of Notification No. 34/2021-Central Tax dated 29th August, 2021

Maharashtra Goods and Services Tax Act, 2017 (MGST)		
Circular / Notification No.	Date of Issue	Subject
Notification No. 31/2021-State Tax, dated 3rd August 2021.	03.08.2021	Seeks to exempt taxpayers having AATO upto Rs. 2 crores from the requirement of furnishing annual return for F Y 2020-21.
Notification No. 16/2021 – State Tax, EO No. 224, Dtd.11.8.2021	11.08.2021	Seeks to appoint 16.07.2021 as the day from which the provisions of section 6 of Maharashtra Goods and Services Tax (Amendment) Act, 2021 (Mah. Act No XIII of 2021), relating to amendment of section 50 of the MGST Act, 2017 shall come into force.
Notification No. 29/2021 – State Tax, EO No.225, Dtd.11.8.2021	11.08.2021	Seeks to notify sections 4 and 5 of the Maharashtra Goods and Services Tax (Amendment) Act, 2021 (Mah. Act No XIII of 2021) w.e.f. 01.08.2021
Notification No. 39/2019 – State Tax, EO No.223, Dtd.11.8.2021	11.08.2021	Seeks to bring Section 7 of the Maharashtra Goods and Services Tax (Amendment) Act, 2021 (Mah. Act No. XIII of 2021) in to force.

Maharashtra Goods and Services Tax Act, 2017 (MGST)

Circular / Notification No.	Date of Issue	Subject
Notification No 33/2021 state tax	07.09.2021	Seeks to extend Form GSTR - 3B late fee Amnesty Scheme from 31.08.2021 upto 30.11.2021
Notification No. 34/2021state tax	07.09.2021	Seeks to extend timelines for filing of application for revocation of cancellation of registration to 30.09.2021, where due date for filing such application falls between 01.03.2020 to 31.08.2021, in cases where registration has been canceled under clause (b) or clause (c) of section 29(2) of the MGST Act.

〇〇

RECENT ADVANCE RULINGS UNDER GST



Brief Analysis by CA Aditya Surte

1. Whether ITC of GST charged by service provider on canteen facility provided to employees working in factory is available to the employer?

Whether GST is applicable on nominal amount recovered from employees for usage of canteen facility?

Applicant is maintaining a canteen facility for its employees at its factory premises in accordance with the mandatory requirement under the Factories Act, 1948. It is also recovering a nominal amount on monthly basis to ensure use of canteen facility only by authorised persons / employees and the expenditure incurred towards the canteen facility is borne by the Applicant as part and parcel of cost to company. Once the employee ceases to be in employment with the Applicant, he/she is not authorised to use the canteen facility.

Applicant submitted that they are not in the business of providing canteen service and hence recovery of nominal amount will not fall under the definition of supply at all. Applicant relied on ruling of Maharashtra AAR in the case of Jotun India (P) Ltd. reported in 2019-TIOL-321-AAR-GST, wherein the Authority has upheld a similar view as contended by the Applicant.

Regarding the eligibility of ITC of GST charged by the canteen service provider, the Applicant contended that as per the proviso to sec. 17(5)(b) of the CGST Act, 2017, ITC of GST paid on goods or services or both shall be available where it is obligatory for an employer to provide the same to its employees under any law for the time being in force.

The Authority, while scrutinising the provisions of sec. 17(5)(b), held that sec. sub-clause (i) of sec. 17(5)(b) ending with a colon and followed by a proviso which ends with a semicolon is to be read as independent of sub-clause (iii) of sec. 17(5)(b) and its proviso. Thereby, the proviso to sec. 17(5)(b)(iii) is not connected to sec. 17(6)(b)(i) and cannot be read into it.

The Authority ruled that the ITC of GST paid on canteen facility is blocked under sec. 17(5)(b) (i) of the CGST Act and is inadmissible to the Applicant. It further ruled that GST is not leviable at the hands of the Applicant on the amount representing the employees' portion of canteen charges, which is collected by the Applicant and paid to the canteen service provider.

(Gujarat AAR Order No. GUJ/GAAR/R/39/2021 dated 30/07/2021 in the case of Tata Motors Ltd.)

2. What will be the time of supply and point of taxation with respect to flats allotted to land owner by the builder by way of supplementary agreement entered into before the introduction of GST regime where the construction has been completed thereafter?

Applicant is a provider of taxable service of construction of residential complexes. It entered into a supplementary agreement with the land owner in May 2017 duly fixing the total number of flats to be shared with the land owner. The construction was expected to be completed by November 2018, i.e., after the introduction of GST. Applicant relied on CBEC Circular No. 151/2/2012-ST dated 10/02/2012, wherein it was stipulated that the land owner's share of flats are liable to service tax, but the date of possession or right in the property of the said flats were transferred to be land owner by entering into a conveyance deed or any other instrument such as an allotment letter. Applicant also stated that in the Notification No. 4/2018-Central Tax (Rate), dated 25/01/2018 the above stipulation under service tax has been adopted in toto. The question raised before the Authority, therefore, was whether the supplementary agreement

entered into by the developer with the land owner amounts to allotment letter mentioned in Notification No. 4/2018-Central Tax (Rate)?

The Authority observed that a plain reading of Notification No. 4/2018-Central Tax (Rate) makes it clear that a) there shall be a constructed complex or a building or a civil structure in existence, b) the possession or right in the same should be transferred, c) such transfer of possession or right shall be effected by way of a conveyance deed or similar instrument like an allotment letter. It further observed that the use of the phrase 'constructed complex' follows that such a complex, building or civil structure should be first in place so that its possession or the right therein may be transferred.

The Authority ruled that the date of transfer of possession of the building or the right in it to the person supplying development rights will be the time of supply and the liability to pay tax on the said service shall arise on that day. Since the Applicant handed over the possession after inception of GST law, the liability to pay tax will arise under CGST & SGST.

(Telangana AAR Order No. 03 of 2021 dated 19/07/2021 in the case of Vajra Infracorp India Pvt. Ltd.)

3. Whether procurement services provided by a subsidiary to its foreign holding company can be considered as export of services or whether it falls under the definition of 'intermediary'?

Applicant is a subsidiary of a French company and has entered into an agreement with its holding company to render procurement services (PO) function and procurement transformation and central services (PY) function. The activities performed by the Applicant involve identifying local capabilities in India to supply raw material, onsite assessment of the suppliers, assessing the quality of production, risk evaluation of the supplier and providing guidance to the vendors regarding the product expectation of the holding company. The scope of services also includes carrying out audit of the procurement process, reporting of unethical practices of suppliers and providing support to the team in India and Europe for special projects. However, the Applicant does not select the vendors, does not issue any purchase orders, does not decide the price quotation, does not involve itself in payment to vendors and does not enter into any agreement with the vendors on any terms and conditions in respect of the supply.

The Authority observed that the Applicant's emphasis on not being an agent or broker of the holding company and reliance on principal to principal relationship is not relevant for the purpose of determining an intermediary. An intermediary will merely facilitate or arrange the supply of goods or services between two or more persons but will not be providing such supplies on his own account. 'Such' goods in the present case are the raw material supplied by the vendors to the French holding company. The Authority further observed that the applicant plays an important part in identifying the vendors, making them understand the product requirement, advising and guiding them not merely on technical aspect of the product but also the ethical aspect in relation to such activities, without which, the French holding company will not be able to procure the goods from the vendors. Therefore, the instant activity is nothing but facilitating the supplies to them from India.

Held that the services of the Applicant are covered under intermediary services, and hence the place of supply is in India in terms of sec. 13(8) of the IGST Act. The activities of the Applicant are exigible to GST @ 18% in terms of clause (iii) of Entry No. 23 of Notification No. 11/2017-Central Tax (Rate), dated 28/06/2017.

(Karnataka AAR Order No. KAR/ADRG/31 OF 2021 dated 01/07/2021 in the case of Airbus Group India Pvt. Ltd.)

Author's comment: *In the orders passed by Telangana AAR in Infracorp India Pvt. Ltd. and by Karnataka AAR in Airbus Group India Pvt. Ltd. the Authorities have indirectly ruled on the place of supply of services and the nature of taxes to be paid. It must be noted that determination of place of supply is not covered by the category of questions on which advance ruling may be sought under the provisions of sec. 97(2) of the CGST Act, 2017.*

PTRC-PTEC REGISTRATION



By Adv. Sunil G. Khushalani

1. What is Professional Tax?

Professional tax is a state level tax which is imposed on income earned by way of profession, trade, calling or employment. The tax is based on slabs depending upon income of individual who may be self-employed or working as employee of an entity. At present the maximum tax that can be imposed is restricted to Rs. 2500/-.

2. Applicability of PTEC and PTRC:

- *Applicability of PTEC:* Every person who is engaged in any profession (business or service) excluding that of Partnership firm or HUF is liable to pay a profession tax of Rs. 2,500/- p.a. with the government every year after the incorporation or commencement of business. (LLP and All Companies are covered)
- *Applicability of PTRC:* This certificate is to be obtain by every person who is liable to deduct profession tax of any employee whose monthly salary is above Rs. 7,500/- in Maharashtra

3. What is Enrolment certificate and what is Registration certificate?

Every employer in specific states is required to deduct taxes from salary when paid to one or more employees when payment made exceeds Rs 5000 (this limit is for Maharashtra) and deposit with state government. That entity is required to obtain registration certificate. When person is employed in profession by two or more employers and is getting salary/wages exceeding Rs. 5000 but employer is not deducting professional tax then the individual needs to get enrolment certificate from authority.

4. What are the Required Documents?

- Address proof of establishment (Any utility bill and NOC from the owner if the establishment is rented)
- Address proof of partners, proprietor or directors as applicable
- PAN of partners, proprietors and directors as applicable
- Photo of partners, proprietors and directors as applicable
- Scanned copy of Signature of partners, proprietors and directors as applicable
- Cancelled Cheque
- Salary details of employees
- Financial statements of the establishment
- Certificate of incorporation and address proof in case of company

The Certificate of PTEC or PTRC is to be applied by a person within Thirty days from the date he is liable to pay Professional tax.

5. Registration process for PTEC and PTRC:

STEP 1: Creation of Temporary Profile

STEP 2: Change Password of Temporary Profile

STEP 3: Navigating & Completing the Registration Tab

STEP 4: Enter Address, Place of Business and Bank Details

STEP 5: Tick the Declaration & Upload documents

STEP 6: Preview & Download

STEP 7: Submit Completed Application form

STEP 8: After Reviewing the application there can be grant of Registration Certificate or Rejection of the Application.

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INCOME TAX UPDATES

By CA. Ajay Talreja



Exempted Income from House property

There are certain cases where **income from House property** is exempted. As per section 10 of Income Tax Act 1961, below income are exempted and not to be included while calculating the total income of Assessee.

1. [Section 2(1)(c)] Agricultural House Property

Income from such house property which is situated on or in the immediate vicinity of agricultural land which is used for agricultural purposes by cultivator is exempted from tax.

2. [Section 11] House property held for charitable purposes

Any income from a house property held for charitable or religious purposes. Example- Rent received from the shop which is owned by charitable institute and temple.

3. [Section 23(3)] Self-occupied but vacant house

If assessee keeps one of his own houses reserved for self-occupation but is living in a rented house elsewhere or any other place due to his employment or profession the income from such house is taken to be nil while computing his/her total income.

4. House used for own business or profession

If house is used for the purpose of doing own business then there is no income chargeable to tax under this head from such house property.

5. [Section 10(24)] Property held by registered trade union

Income from a house property owned by a registered trade union is not to be included in its Gross total income.

6. Income from house property held by the

Local Authority, Scientific research institute, political party, educational institute working for spreading education and not to earn profit, Medical institute working for spreading medical service and not to earn profit.

7. [Section 23(5)] House Property held as Stock-in-Trade and not let out during the previous year

Where any house property is held as stock-in-trade and the property is not let during the whole or part of the year. The annual value of such property shall be taken as nil for the period of one year from the end of the financial year in which the certificate of completion is obtained.

8. One house property owned by a former ruler of Indian states

Ex-rulers of Indian states may be owning many palaces but only one palace of their choice shall be treated as a self-occupied house and shall be exempted.

9. One self-occupied house

If assessee owns one residential house, the net annual value of the same shall be taken as nil but in case he owns more than one house, then only one of his choice but normally of higher value shall be treated as a self-occupied one and other/others are treated as deemed to be let out.

Rockcastle Property Private Ltd vs. ITO (ITAT Mumbai)

As per the provisions of Section 23(1)(b), annual value shall be deemed to be the actual rent received or receivable by the assessee. The proviso provides for deduction of municipal taxes levied by any local authority. As per Explanation, the actual rent received or receivable would not include the amount of rent which owner could not realize. We find that the statutory provisions are quite clear and provide for deduction of only specified items i.e. taxes paid to local authority and the amount of rent which could not be realized by the assessee, from the expression 'actual rent received or receivable'. No other deduction is permissible. Allowing the other deduction would amount to distortion of the statutory provisions and such a view could not be countenanced. To accept the plea that rent which actually goes into the hands of the assessee is only to be considered, would enable the assessee to claim any expenditure from rent actually received or receivable since the same would ultimately reduce the amount which actually goes into the hands of the assessee. The same is not the intention of the legislatures. The statutory provisions, as noted earlier, provide for deduction of specified items only.

Proceeding further, we are of the considered opinion that the 'society maintenance charges' as paid by the assessee, by no stretch of imagination, could be held to be taxes paid to local authority.

When Income is calculated under the head House Property, then besides statutory deduction of 30% u/s 24, an assessee is entitled only for deduction with respect to taxes levied by any local authority. Therefore, society maintenance charges levied by the Society which is not a local authority are not at all allowable to the assessee. Therefore, we held so and accordingly, maintenance charges are not allowable under the head 'Income from House Property'.

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INCOME TAX CIRCULARS & NOTIFICATIONS

Compiled by
CA. Alope R. Singh



Income Tax Circulars

Circular No.	Date of Issue	Subject
16/2021	29/08/2021	CBDT extends due dates for e-filing of various forms under the Income-tax Act, 1961

Income Tax Notifications

Notification No.	Date of Issue	Subject
90/2021	09.08.2021	Income-tax (22nd Amendment) Rules, 2021, notified. Rule 21AI and 21AJ inserted after Rule 21AH.
91/2021	10.08.2021	The Central Government establishes Interim Boards for Settlement specified in column (2) of the Schedule, having its headquarters at the place mentioned in column (3) of the Schedule, to this notification.
92/2021	10.08.2021	Income-tax (23rd Amendment) Rules, 2021, notified. Rule 10RB inserted after Rule 10RA.
93/2021	18.08.2021	Income-tax (24th Amendment) Rules, 2021, notified. Rule 12AA inserted after Rule 12A and rule 51B inserted after rule 51A.
94/2021	31.08.2021	The Central Government hereby makes further amendments in the notification number 85/2020, dated 27.10.2020, extending the dates under The Direct Tax Vivad se Vishwas Act, 2020.
95/2021	31.08.2021	Income-tax (25th Amendment) Rules, 2021, notified. After Rule 9C, rule 9D inserted for "Calculation of taxable interest relating to contribution in a provident fund or recognised provided fund, exceeding specified limit" .
96/2021	01.09.2021	Constitution of Board for Advance Rulings under the section 245-OB Income-tax Act, 1961.
97/2021	01.09.2021	Notification of the appointed date to give effect to the amendments made by the Finance Act, 2021 to the Chapter XIX-B of the Income tax Act, 1961.
98/2021	02.09.2021	The Central Government notifies specified Bank to mean a banking company which is a scheduled bank and has been appointed as agents of Reserve Bank of India under section 45 of the Reserve Bank of India Act, 1934.
99/2021	02.09.2021	Income-tax (26th Amendment) Rules, 2021, notified. After Rule 26C, rule 26D inserted for "Furnishing of declaration and evidence of claims by specified senior citizen under section 194P" .
100/2021	31.08.2021	The Central Government notifies u/s 10(46) of the Income Tax Act, 1961, The 'Real Estate Regulatory Authority', constituted u/s 20(1) of the Real Estate Regulation and Development) Act, 2016 as a 'class of Authority' in respect of the income arising to that Authority, as specified in this notification.

DGFT & CUSTOMS UPDATE

By CA. Ashit Shah



1. Reduction in the rate of Duty:

Custom duty on following goods have been reduced from 20-08-2021 to 30-09-2021 -

Sr. No.	HSN	Name of Goods	Existing Rate	New Rate
1	1507 10 00	Crude Soya Oil	15%	7.50%
2	1512 11 10	Crude Sunflower Oil	15%	7.50%
3	1507 90 10	Refined Soya Oil	45%	37.50%
4	1512 19 10	Refined Sunflower Oil	45%	37.50%

[N. No. 40/2021 – Customs, dated 19-08-2021]

2. Imports of COVID related goods:

Exemption from payment of Custom Duty leviable under First Schedule and health cess on imports of oxygen, oxygen related equipment's and COVID 19 vaccines when imported into India were exempted up to 31st August, 2021. This exemption is further extended up to 30th September, 2021.

[N. No. 41/2021 – Customs, dated 30-08-2021]

3. Anti-dumping Duty on Wire Road Alloy:

Anti-dumping duty (ADD) on imports of "Wire Rod of Alloy or Non-Alloy Steel" falling under headings 7213 or 7227 of the First Schedule to the Customs Tariff Act, originating in or exported from Peoples' Republic of China vide N. No. 48/2017 – Customs (ADD) dated 9th October, 2017 is further extended up to 31st January, 2022.

[N. No. 42/2021 – Customs (ADD), dated 01-08-2021]

4. Anti-dumping Duty on PhthalicAnhydride (PAN):

Anti-dumping Duty (ADD) is levied on imports of "PhthalicAnhydride" falling under the heading 2917 35 00 originating in or exported from China PR, Indonesia, Korea RP and Thailand for a period of 5 years from the date of publication of this notification.

[N. No. 43/2021 – Customs (ADD), dated 09-08-2021]

5. Anti-dumping Duty on Viscose Staple Fibre:

Anti-dumping Duty (ADD) is removed on import of "Viscose Staple Fibre excluding Bamboo Fibre falling under heading 5504 10 00 originating in or exported from China PR and Indonesia by rescinding N. No. 43/2016 – Customs (ADD), dated 08-08-2016.

[N. No. 44/2021 – Customs (ADD), dated 09-08-2021]

6. Anti-dumping Duty on Barium Carbonate:

Anti-dumping Duty (ADD) is removed on import of "Barium Carbonate" falling under heading 2836 60 00 originating in or exported from China PR by rescinding N. No. 14/2016 – Customs (ADD), dated 21-04-2016.

[N. No. 45/2021 – Customs (ADD), dated 24-08-2021]

7. Anti-dumping Duty on Axle Trailers:

Anti-dumping duty (ADD) on imports of "Axle Trailers" falling under headings 8716 90 10 of the First Schedule to the Customs Tariff Act, originating in or exported from Peoples' Republic of China vide N. No. 54/2016 – Customs (ADD) dated 29th November, 2016, is further extended up to 28th February, 2022.

[N. No. 46/2021 – Customs (ADD), dated 25-08-2021]

8. Anti-dumping Duty on Pigments:

Anti-dumping Duty (ADD) is levied on imports of "Natural Mica based Pearl Industrial Pigments excluding cosmetic grade" falling under the heading 3206 11 originating in or exported from China PR for a period of 5 years from the date of publication of this notification.

[N. No. 47/2021 – Customs (ADD), dated 26-08-2021]

9. Anti-dumping Duty on Paper:

Anti-dumping duty (ADD) on imports of "Uncoated Copier Paper" falling under headings 4802 of the First Schedule to the Customs Tariff Act, originating in or exported from Indonesia and Singapore vide N. No. 56/2018 – Customs (ADD) dated 4th December, 2018, is further extended up to 28th February, 2022.

[N. No. 48/2021 – Customs (ADD), dated 26-08-2021]

10. Anti-dumping Duty on Glass Fibre:

Anti-dumping duty (ADD) on imports of "Glass Fibre and Articles thereof" falling under headings 7019 of the First Schedule to the Customs Tariff Act, originating in or exported from China PR vide N. No. 48/2016 – Customs (ADD) dated 1st September, 2016 is further extended up to 31st October, 2021.

[N. No. 49/2021 – Customs (ADD), dated 31-08-2021]

CHARITABLE TRUSTS UPDATES

By Adv. Hemant Gandhi & CA Premal Gandhi



Provisions relating to 'Application of Income'

The Computation of income of NGO should be made only under section 11 to 13, as a result of which the other provisions of the Income-tax Act, 1961 are not applicable. It may be noted that under the current scheme of the Income-tax Act, Trust and NGOs are not assessed under five head of income and section 14 which provides for computation under five heads of income does not apply to them.

Section 11(1) (a) makes it clear that the income derived from property held under trust wholly for charitable and religious purposes, to the extent to which such income is applied to such purposes in India, is excluded.

According to section 11 (1) of the Act, to claim exemption of income derived from property held under trust or on receipts from voluntary contributions, the organisation must apply the income for charitable purposes. It is important to understand the meaning and implications of the term 'application' under the Act. For the purposes of section 11, in order to be treated as an "Application", Funds must actually be spent/applied for the charitable or religious purposes out of the income of the organisation. It may be noted that for charitable or religious organisations, the "income" includes capital income and the "application" includes applications of capital nature.

As per the Third New International Dictionary, Vol 1, the word "applied" "to put to practical use: engaged in for a utilitarian or contributory purposes; employed in the decoration, design or execution of useful objects."

The Madras High Court in the case of *CIT v. Thanti Trust* [1982]137 ITR 735, held that the word "application" has to be understood as "actually expended", However the Court also observed that when there was no doubt about the authenticity of the application, then it could not be disallowed even if the funds have not been physically spent. The same view was upheld by the Supreme Court in the case of the same assessee *CIT v. Thanti Trust* [1999] 239 ITR 502.

However, in certain circumstances, even money advanced or disbursed may not be treated as application of funds. In case of *CIT v. V.G.P. Foundation* [2004] 134 Taxmann 663/ [2003]262 ITR 187. IT was held that money kept with another organisation instead of the assessee cannot be regarded as an application.

Application of the Income of the Previous Year

To claim exemption, 85 per cent of the income derived from property held under a trust including the amounts received as voluntary contributions (other than voluntary contributions towards the corpus of the trust) in the previous year, has to be applied for such purposes.

Section 11(1) provides that subject to the provisions of 60 to 63, the following income shall not be included in the total income of the previous year of the person in receipt of the income where-

Income derived from property held under trust wholly for charitable or religious purposes, to the extent to which such income is applied to such purposes in India; and, where any such income is accumulated or set apart for application to such purposes in India, to the extent to which the income so accumulated or set apart is not in excess of fifteen percent of the income from such property.

Hence, it is evident that the amount unspent in excess of the fifteen per cent of the income can be carried forward and spent in the subsequent years provided the Charitable or the Religious Trust informs the concerned Assessing Officer by filing electronically a form 9 on or before the due date as specified u/s 139 (1) of the Income-tax Act, 1961.

Section 11 (2) of the Income- tax Act, 1961 however provides that where 85 % of the income is not applied to charitable or religious purposes, the charitable trust or institution may accumulate or set apart either the whole or part of its income for future application for such purposes.

Such income so accumulated, or set apart, is not included in the total income of the trust in the year of receipt of income. For this purpose, such trust has to inform the concerned Assessing Officer the purpose and period (which in no case can exceed 5 years) for which the income is accumulated or set apart. This information has to be filed electronically in Form No. 10 on or before the due date as specified u/s 139 (1) of the Income-tax Act, 1961. Furthermore, the money so set apart or accumulated should be in the modes specified in section 11(5). The benefit of such accumulation is not available if return of income is not furnished before the due date of filing return of income under section 139(1).

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NCLT & NCALT - CORNER

By CA. Hiral Suresh Shah



Structure of NCLT

President	Judicial Member	Technical Member
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Qualifications of President and Members of NCLT

President – Should be judge of High court for 5 years or more than 5 years. **Minimum age 50+ and not more than 67 years.**

Judicial Member – Should be judge of High Court / should be district judge for five years or more / should be Advocate for 10 years or more. **Minimum age 50+ and not more than 65 years.**

Technical Member – Should be Member of Indian Corporate Law Services for 15 years or more / should be Practicing CA for 15 years or more/ should be Practicing CS for 15 years or more / should be Practicing CMA for 15 years or more/ Person with proven ability, integrity and standing having special knowledge and experience for 15 years or more (in specified areas)/ Presiding Officer of Labour Court or Tribunal or National Tribunal for 5 years (under Industrial Disputes Act, 1947) or more. **Minimum age 50+ and not more than 65 years.**

Term of office of President and other Members of NCLT

President – 5 years from date of appointment and can Re-appoint for additional 5 years.

Judicial Member – 5 years from date of appointment and can Re-appoint for additional 5 years.

Technical member – 5 years from date of appointment and can Re-appoint for additional 5 years.

Structure of NCLAT

Chairperson	Judicial Member	Technical Member
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Qualifications of Chairperson and Members of NCLAT

Chairperson – Should be/been Judge of Supreme Court or should be/been Chief Justice of High Court. **Minimum age 50+ and not more than 70 years.**

Judicial Member – Is/has been Judge of High Court or Is a Judicial Member of Tribunal for 5 years or more. **Minimum age 50+ and not more than 67 years.**

Technical member – Person with proven ability, integrity and standing having special knowledge and experience of 25 years or more (in specified areas) **Minimum age 50+ and not more than 67 years.**

Term of office of Chairperson and other Members of NCLAT

President – 5 years from date of appointment and can Re-appoint for additional 5 years.

Judicial Member – 5 years from date of appointment and can Re-appoint for additional 5 years.

Technical member – 5 years from date of appointment and can Re-appoint for additional 5 years.

Appeal

Decisions of the NCLT may be appealed to the National Company Law Appellate Tribunal (NCLAT). The decisions of NCLAT may be appealed to the Supreme Court of India.

SITTING HOURS OF NCLT

The Court remains open on all working day from 9.30 A.M. to 6.00 P.M except on Saturdays, Sundays and other national holidays.

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PERSONAL FINANCIAL RULES

By Mr. Tushar P. Joshi



Out of my 30 years' experience in financial industry, I am narrating a few important financial rules which should be strictly followed to avoid any contingencies in Life.

1) Rule of 72

If you wish to know how many years it will be required to double your money at a given rate, Just divide 72 by interest rate.

Eg: If you want to know how long will it take to double your money at 8% interest, divide 72 by 8 and you get 9 years.

Similarly, at 6% rate it will take 12 years and at 9% rate it will take 8 years.

2) Rule of 70

Divide 70 by current inflation rate to know how fast the value of your investment will get reduced to half its present value. Inflation rate of 7% will reduce the value of money to half in 10 years.

3) Rule of 4% for Financial Freedom

The Corpus required is 25 times of your estimated Annual Expenses.

Eg: If your annual expenses after 50 years of age is Rs. 5,00,000/- and you wish to take VRS then corpus which you require is Rs. 1.25 crores.

Hence, put 50% of 1.25 crores into fixed income and 50% into equity. Then, withdraw 2% each from both every year i.e. 4% total which equals to Rs. 5 lakhs per year.

This rule works for 96% of the time in 30 year period.

4) 100 minus your age rule

This rule is used for asset allocation. Subtract your age from 100 to find out how much of your portfolio should be allocated to equities.

Eg 1: Your age is 30, so $(100-30 = 70)$

Therefore, Portfolio allocated to Equity should be 70% and to Debt should be 30%.

Eg 2: Your age is 60, so $(100-60 = 40)$

Therefore, Portfolio allocated to Equity should be 40% and to Debt should be 60%.

5) 10-5-3 Rule

One should have reasonable returns expectations.

10% Rate of Return - Equity/Mutual Funds

5% - Debts (Fixed Deposits or other debt instruments)

3% - Savings Account

6) 50-30-20 Rule – about allocation of Income to expenses

Divide your income into

50% - Needs (Groceries, Rent, EMI, etc)

30% - Wants (Entertainment, Vacations, etc)

20% - Savings (Equity, Mutual Funds, Debt, FD, etc)

Atleast try to save 20% of your income but I am sure you can definitely save more!

7) 3X Emergency Rule

Always put atleast 3 times of your monthly income in Emergency funds for emergencies such as Loss of Employment, medical emergency, etc.

3X Monthly Income - In fact, one can have around 6 X monthly income in liquid or near liquid assets to be on safer side.

8) 40% EMI Rule

Never go beyond 40% of your income into EMIs.

Say you can earn RS. 50,000/- per month. So you should not have EMIs more than Rs.20000/-.

This rule is generally used by Finance companies to provide loans.

You can use it to manage your finances.

9) Life Insurance Rule

Always have Sum Assured as 20 times of your Annual Income

20 X Annual Income- Say you earn Rs. 5,00,000/- annually. So you should have 1 crore insurance by following this Rule.

These rules are equally useful for young, youth and old. On the above rules, please check your portfolio and shuffle the same if required.

UPDATES ON FINANCE

Compiled by
CA. Pratik B. Satyuga



Highest 1 Year FD Rates (As on 01st September 2021) < Rs 2 Crore.

Institution	1 Year FD Rate
Equitas Small Finance Bank	6.35%
Yes Bank	6.25%
Jana Small Finance Bank Bank	6.25%
RBL Finance Bank	6.10%
Indusind Bank	6.00%

Note : Senior Citizens would generally get 0.50% more than the above mentioned rates.

Post Office Deposit Rates (As on 01st September 2021)

Particulars	Rate of Interest	Maximum Deposit (Rs)
Post Office Saving Account	4.00% p.a.	No Limit
National Saving Recurring Deposit Account	5.8% p.a. (Quarterly Compounded)	No Limit
National Saving Time Deposit Account	5.5% p.a. (Upto 3 Yrs)	No Limit
Senior Citizen Saving Scheme Account (SCSS)	7.40% p.a.	15,00,000/- p.a.
Public Provident Fund (PPF)	7.1% p.a. (Annually Compounded)	1,50,000/- p.a.
National Savings Certificates (NSC)	6.8% p.a. (Annually Compounded)	No Limit
Kisan Vikas Patra (KVP)	6.9% p.a. (Annually Compounded)	No Limit
Sukanya Samriddhi Accounts	7.6% p.a. (Annually Compounded)	1,50,000/- p.a.

Lowest Home loan Rates for Self Employed Professionals (As on 01st September 2021)

Institution	Rate
Kotak Mahindra Bank	6.65% onwards
State Bank of India	6.70% onwards
HDFC Bank	6.75% onwards
Union Bank of India	6.80% onwards
Central Bank of India	6.85% onwards

Top Performing Mutual Funds (As on 01st September 2021).

Fund Name	Current NAV	1 Year Returns
Axis Small Cap Fund – Direct (G)	62.48	79.7%
Axis Small Cap Fund (G)	56.81	76.8%
BOI Axa Tax Advantage Fund - Direct (G)	110.82	68.1%
UTI Flexi Cap Fund – DP – (G)	268.25	67.1%

Major Currency Rates (As on 01st September 2021)

Country	In Rs. on 01/04/21	In Rs. on 01/08/21	In Rs. on 01/09/21	Change MoM (Rs)	YTD Returns
United States of America (USA) - USD(\$)	73.13	74.34	73.08	-1.69%	-0.07%
United Kingdom (UK) - GBP (£)	101.34	103.31	101.11	-2.13%	-0.23%
European Union (EU) - Euro (€)	86.30	88.28	86.78	-1.70%	0.56%

Major Commodity Rates (As on 01st September 2021)

Commodity	Rate on 01/04/21	Rate on 01/08/21	Rate on 01/09/21	Change MoM	YTD Returns
Gold (MCX) – 10 Gms	45,420.00	48,274.00	47,084.00	-2.47%	3.66%
Silver (MCX) – 1 Kg	65,092.00	68,100.00	63,449.00	-6.83%	-2.52%
Crude Oil (MCX) – 1 Unit (BBL)	4,515.00	5,515.00	5,111.00	-7.33%	13.20%

Indian Indices

Index	1st April 2021	1st August 2021	1st Sept 2021	MoM Returns	YTD Returns
Sensex (BSE)	50,029.83	52,586.84	57,388.21	9.13%	14.71%
Nifty 50 (NSE)	14,867.35	15,763.05	17,076.25	8.33%	14.86%
Bank Nifty	33,858.00	34,584.35	36,574.30	5.75%	8.02%

Global Indices

Index	1st April 2021	1st August 2021	1st Sept 2021	MoM Returns	YTD Returns
Dow Jones (USA)	33,153.21	34,935.47	35,312.53	1.08%	6.51%
Nasdaq (USA)	13,480.11	14,672.68	15,309.38	4.34%	13.57%

Disclaimer : Utmost care has been taken to present accurate figures. However, the reader is advised to verify the same and consult a Financial Advisor before taking any financial decision.

OUR PUBLICATIONS AVAILABLE FOR SALE

Sr. No.	Name	Price ₹
1	Maharashtra GST Act with Rules & Case Laws Digest	575/-
2	22nd NNRC Book	225/-
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